

In re:
Michelle A. White
Debtor

Case No. 19-16480-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 26, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Michelle A. White, 22 Mimosa Lane, Levittown, PA 19054-2020 |
| 14412095 | + CSMC 2019-JR1 Trust, C/O Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14492095 | + Michael P. Kelly, Esquire, 402 Middletown Blvd., Suite 202, Langhorne, Pa. 19047-1818 |
| 14405919 | + NJL & PS C/U, PO Box 550, Trenton, NJ 08604-0550 |
| 14431336 | QUICKEN LOANS INC., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103 |
| 14550688 | + Quicken Loans, LLC, c/o Chandra M. Arkema, Esquire, One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Sep 27 2024 00:20:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Sep 27 2024 00:20:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14405911 | Email/Text: legal@arsnational.com | Sep 27 2024 00:20:00 | ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046 |
| 14405912 | + Email/PDF: MarletteBKNotifications@resurgent.com | Sep 27 2024 00:26:03 | Best EGG/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600 |
| 14443667 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Sep 27 2024 00:21:00 | CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 14405913 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Sep 27 2024 00:25:57 | Capital One , N.A., PO Box 30281, Salt Lake City, UT 84130-0281 |
| 14419883 | + Email/PDF: ebn_ais@aisinfo.com | Sep 27 2024 00:25:27 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14433286 | Email/PDF: bncnotices@becket-lee.com | Sep 27 2024 00:25:28 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14405914 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 27 2024 00:20:00 | Comenity Bank/Womnwnth, PO Box 182789, Columbus, OH 43218-2789 |
| 14405915 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 27 2024 00:20:00 | Comentiy Capital Bank/Bosc, PO Box 182120, Columbus, OH 43218-2120 |
| 14441199 | Email/Text: JCAP_BNC_Notices@jcap.com | Sep 27 2024 00:20:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 14405916 | Email/Text: PBNCNotifications@peritussservices.com | Sep 27 2024 00:19:00 | Kohl's, PO Box 3115, Milwaukee, WI 53201-3115 |
| 14454027 | Email/PDF: resurgentbknofications@resurgent.com | Sep 27 2024 00:26:02 | LVNV Funding LLC, Resurgent Capital Services, |

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| | | | PO Box 10587, Greenville, SC, 29603-0587 |
| 14405917 | + Email/Text: Documentfiling@lciinc.com | Sep 27 2024 00:19:00 | Lending Club Corporation, 595 Market St., Ste. 400, San Francisco, CA 94105-5839 |
| 14442004 | + Email/Text: Documentfiling@lciinc.com | Sep 27 2024 00:19:00 | LendingClub Corporation, 595 Market Street, Suite 200, Attention Bankruptcy, San Francisco, CA 94105-2802 |
| 14415721 | Email/Text: NissanBKNotices@nationalbankruptcy.com | Sep 27 2024 00:20:00 | Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366 |
| 14405918 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Sep 27 2024 00:20:00 | Nissan-Infinity, PO Box 660366, Dallas, TX 75266-0366 |
| 14430040 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 27 2024 00:20:00 | QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408 |
| 14440313 | Email/Text: bnc-quantum@quantum3group.com | Sep 27 2024 00:20:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14440314 | Email/Text: bnc-quantum@quantum3group.com | Sep 27 2024 00:20:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14405920 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 27 2024 00:20:00 | Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 14419330 | Email/PDF: resurgentbknofications@resurgent.com | Sep 27 2024 00:25:25 | Resurgent Capital Services as servicing agent for, Best Egg, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14843252 | ^ MEBN | Sep 27 2024 00:00:52 | Rocket Mortgage ,et al, C/O Matthew K. Fissel, Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930 |
| 14843253 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 27 2024 00:20:00 | Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, Michigan 48226-3573 |
| 14405921 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Sep 27 2024 00:21:00 | Select Portfolio Servicing, 10401 Deerwood Park BV, Jacksonville, FL 32256-0505 |
| 14405922 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 27 2024 00:25:28 | Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015 |
| 14405923 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 27 2024 00:25:22 | Syncb/Care Credit, PO Box 965036, Orlando, FL 32896-5036 |
| 14440712 | + Email/PDF: ebn_ais@aisinfo.com | Sep 27 2024 00:25:34 | Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14794390 | Email/PDF: ebn_ais@aisinfo.com | Sep 27 2024 00:25:59 | Synchrony Bank by AIS InfoSource, LP as agent, Dept 888 PO Box 4457, Houston TX 77210-4457 |
| 14405924 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2024 00:26:35 | Wawa/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 14437007 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 27 2024 00:25:57 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 14405925 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 27 2024 00:43:20 | Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14458395 | * | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587 |

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Quicken Loans, LLC, Bankruptcy Team, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| CHANDRA M. ARKEMA | on behalf of Creditor QUICKEN LOANS INC. carkema@squirelaw.com vcosme@squirelaw.com,jberry@squirelaw.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmlawgroup.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| LORRAINE GAZZARA DOYLE | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. ldoyle@squirelaw.com, cistewart@logs.com;LOGSECF@logs.com |
| MATTHEW K. FISSEL | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. wbecf@brockandscott.com, matthew.fissel@brockandscott.com |
| MICHAEL JOHN CLARK | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mclark@squirelaw.com |
| MICHAEL JOHN CLARK | on behalf of Creditor QUICKEN LOANS INC. mclark@squirelaw.com |
| MICHAEL P. KELLY | on behalf of Debtor Michelle A. White mpkpc@aol.com r47593@notify.bestcase.com |
| THOMAS SONG | on behalf of Creditor QUICKEN LOANS INC. tomysong0@gmail.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|--------------------------|---|-----------------------|
| IN RE: |) | |
| Michelle A. White |) | Case No. 19-16480-pmm |
| aka Michelle A. Vittitow |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 26, 2024

For The Court

Timothy B. McGrath
Clerk of Court